

DECLARATION, POWER OF ATTORNEY, AND PETITION

I, Mr. Tara Chand Singhal, a citizen of the United States of America, resident of Torrance with mailing address at P.O. Box 5075, Torrance, California 90510, verily believe I am the original, first, and only inventor of the subject matter of the invention or discovery entitled METHOD AND APPARATUS FOR A PAYMENT CARD SYSTEM, for which a patent is sought and which is described and claimed in the specification attached hereto; that I have reviewed and understand the contents of the above-identified specification, including the claims; and that I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Section 1.56(a) of Title 37 of the Code of Federal Regulations.

I declare further that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful, false statements may jeopardize the validity of the application or any patent issuing thereon.

I hereby appoint as my attorneys STEVEN G. ROEDER, Registration No. 37,227 and JAMES P. BRODER, Registration No. 43,514, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith. All correspondence and telephonic

communications should be directed to:

STEVEN G. ROEDER
THE LAW OFFICE OF STEVEN G. ROEDER
5560 Chelsea Avenue
La Jolla, California 92037
(858) 456-1951

Wherefore, I pray that a letters patent be granted to me for the invention or discovery described and claimed in the foregoing specification and claims, declaration, power of attorney, and this petition.

Signed at Torrance, California, this 24th day of
June, 2001.

Inventor Tara Chand Singhal
Tara Chand Singhal
P.O. Box 5075
Torrance, California 90510

Docket No.: 11195.33